1983

ANNUAL REPORT

BUSINESS OF 1983 AND 1982

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF JUSTICE
PROVINCE OF PRINCE EDWARD ISLAND

Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

The Honourable J. A. Doiron
Lieutenant-Governor of the
Province of Prince Edward Island
Legislative Assemblies
Charlottetown, Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1983.

I have the Honour to Be,
Sir;
Your Obedient servant,

George R. McMahon

George R. McMahon, Q.C.
Minister of Justice

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF JUSTICE

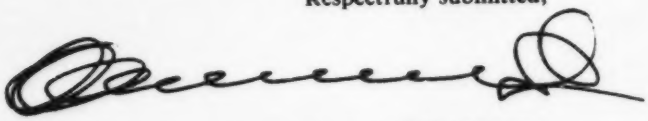
Honourable George R. McMahon, Q.C.
Minister of Justice
Province of Prince Edward Island
Charlottetown, Prince Edward Island

Sir:

I have the honour to submit herewith the Annual Report of the Superintendnent of Insurance for the year ended December 31, 1983.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1982 Report.

Respectfully submitted,



M. B. FITZPATRICK
Superintendent of Insurance

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE COMPANIES
LICENSED TO DECEMBER 31, 1983

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1974, Cap. I-5):

1. L - Life
2. F - Fire
3. A - Automobile
4. S - Accident and Sickness
5. O - Other Classes

Abbey Life Insurance Company of Canada	LS
The Acadia Life Insurance Company	L
Actra Fraternal Benefit Society	LS
Aetna Casualty Company of Canada	FASO
The Aetna Casualty & Surety Company	FASO
Aetna Insurance Company	FASO
Affiliated FM Insurance Company	FO
Alexander Hamilton Life Insurance Company of America	LS
Allendale Mutual Insurance Company	FO
Alliance Mutual Life Insurance Company	LS
Allianz Insurance Company	FASO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
American Bankers Insurance Company of Florida	FASO
American Bankers Life Assurance Company of Florida	LSO
American Home Assurance Company	FAO
American Life Insurance Company	LS
The American Road Insurance Company	FAO
Anglo Canada General Insurance Company	FAO
Argonaut Insurance Company	FASO
Arkwright-Boston Manufacturers Mutual Insurance Company	FO
Assumption Mutual Life Insurance Company	L
Atlantic Mutual Life Assurance Company	LS
Baltica-Skandinavia Reinsurance Company of Canada	FASO
Bankers Life & Casualty Company	LS
The Boiler Inspection and Insurance Company of Canada	FO
Buffalo Insurance Company	AO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canadian Foresters Life Insurance Society	L
Canadian General Insurance Company	FASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO
Canadian Provincial Insurance Company	FASO
The Canadian Surety Company	FASO
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	F
The Casualty Company of Canada	FASO
Chateau Insurance Company	FASO
Chicago Title Insurance Company	O
Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS

Chubb Insurance Company of Canada	FASO
The Citadel General Assurance Company	FASO
The Citadel Life Assurance Company	LS
College Retirement Equities Fund	L
Colonia Life Insurance Company	LS
Combined Insurance Company of America	LS
The Commerce Group Insurance Company	FASO
Commerce and Industry Insurance Company of Canada	FAO
The Commercial Life Assurance Company of Canada	LS
Commercial Union Assurance Company of Canada	FASO
Commercial Union Assurance Company plc	LFSO
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Assurance Company	S
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
The Continental Insurance Company	FASO
The Continental Insurance Company of Canada	FASO
The Contingency Insurance Company Limited	FASO
Cooperants, Mutual Life Insurance Society	LS
Co-operators General Insurance Company	FASO
Co-operators Life Insurance Company	LS
Coronation Insurance Company Limited	FASO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
Cumis General Insurance Company	FASO
Cumis Life Insurance Company	LS
The Dominion of Canada General Insurance Company	LFASO
The Dominion Insurance Corporation	FASO
The Dominion Life Assurance Company	LS
Eagle Star Insurance Company Limited	O
Eaton Bay Insurance Company	FASO
Eaton Bay Life Assurance Company	LS
Ecclesiastical Insurance Office plc	FAO
Economical Mutual Insurance Company	FASO
Electrical Workers' Benefit Association	L
Elite Insurance Company	FASO
Emmco Insurance Company	FASO
The Empire Life Insurance Company	LS
The Employers Insurance of Wausau A Mutual Company	FASO
Employers Reinsurance Corporation	O
English and American Insurance Company Limited	FO
Ennia Insurance Company (U.K.) Limited	FO
The Excelsior Life Insurance Company	LS
Family Life Assurance Company	L
Fidelity Insurance Company of Canada	FASO
Fidelity Life Assurance Company	L
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada (Discontinuing)	FAO
The Fireman's Fund American Life Insurance Company	LS
Fireman's Fund Insurance Company	FASO
Fireman's Fund Insurance Company of Canada	FASO
Ford Life Insurance Company	LS
Foremost Insurance Company	FASO
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers	FAO
The General Accident Assurance Company of Canada	FASO
General American Life Insurance Company	LS

General Insurance Corporation of New Brunswick	FAO
Gerling Global Life Insurance Company	LS
Gibraltar General Insurance Company	FASO
Glacier National Life Assurance Company	LS
Globe Life Insurance Company	LS
Gold Circle Insurance Company	FASO
Grain Insurance and Guarantee Company	FO
The Grand Orange Lodge of British America - Benefit Fund	L
Great American Insurance Company	FASO
The Great Eastern Insurance Company	FASO
The Great-West Life Assurance Company	LS
Le Groupe Desjardins Assurances generales (Discontinuing)	FASO
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
Halifax Insurance Company	FASO
Hartford Fire Insurance Company	FASO
Herald Insurance Company	FASO
Highland Group Insurance Ltd.	FA
Highlands Insurance Company	FAO
The Home Insurance Company	FASO
INA Insurance Company of Canada	FASO
INA Life Insurance Company of Canada	LS
INA Life Insurance Company of North America	LS
Ideal Mutual Insurance Company	AO
The Imperial Life Assurance Company of Canada	LS
Industrial Credit Insurance Company	O
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Ltd.	FAO
Jevco Insurance Company	FAO
John Alden Life Insurance Company	LS
John Deere Insurance Company of Canada	FASO
Kansa General Insurance Company	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	LS
The Laurentian Shield Insurance Company	FASO
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
The London Assurance (Discontinuing)	FASO
London-Canada Insurance Company	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Lumbermens Mutual Casualty Company	FASO
Lumbermens Underwriting Alliance	F
The Manufacturers Life Insurance Company	LS
Maritime Hospital Service Association	S
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Massachusetts Indemnity & Life Insurance Company	S
Metropolitan Life Insurance Company	LSO
Midland Insurance Company	FASO
Montreal Life Insurance Company	L
Mony Life Insurance Company of Canada	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	FAO
The Mutual Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS

National Fidelity Life Insurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FASO
New Rotterdam Insurance Company	FAO
New York Life Insurance Company	LS
Niagara Fire Insurance Company	FASO
Non-Marine Underwriters, Members of Lloyd's London, England	FASO
North American Company for Property and Casualty Insurance	FASO
North American Life Assurance Company	LS
North American Life & Casualty Company	LS
Northumberland General Insurance Company	FASO
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	L
Pacific Employers Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Philadelphia Manufacturers Mutual Insurance Company	FAO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Company, Limited	FASO
The Phoenix Insurance Company	FAO
The Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	FO
Principal Life Insurance Company of Canada	L
Protection Mutual Insurance Company	FO
Provident Alliance Life Insurance Company	LS
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company of Canada	FASO
Roynat Guarantee Corporation	O
Safeguard Life Assurance Company	LS
St. Paul Fire and Marine Insurance Company	FASO
Scottish & York Insurance Company Limited	FASO
Seaboard Surety Company	O
Seaboard Surety Company of Canada	FO
Sentry Insurance A Mutual Company	FAO
Simcoe & Erie General Insurance Company	FAO
The Sovereign General Insurance Company	FASO
The Sovereign Life Assurance Company	L
The Standard Life Assurance Company	LS
The Stanstead and Sherbrooke Insurance Company	FASO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LSO
Symons General Insurance Company	FASO
Teachers Insurance and Annuity Association of America	LS
The Tokio Marine & Fire Insurance Company, Limited	FASO
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Trafalgar Insurance Company Limited	FAO
Transamerica Occidental Life Insurance Company	LS

Transamerica Life Insurance Company of Canada	L
Transit Insurance Company	FAO
Transport Indemnity Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	ASO
Unifund Assurance Company	FAO
Union of Canada Life Insurance	L
Union Mutual Life Insurance Company	LS
Unionmutual Stock Life Insurance Company of America	LS
United Canada Insurance Company	FAO
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FASO
Utica Mutual Insurance Company	FASO
The Wawanesa Mutual Insurance Company	FASO
The Wawanesa Mutual Life Insurance Company	LS
Westbury Life Insurance Company	LS
The Western Life Assurance Company	LS
Western Surety Company	O
The Yasuda Fire and Marine Insurance Company, Limited	FO
Zurich Insurance Company	FASO
Zurich Life Insurance Company of Canada	LS

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME AND GENERAL RESERVE

Year Ended December 31, 1983

	1983		1982	
UNDERWRITING INCOME				
Premiums		$ 2,904,700		$ 2,686,403
Less reinsurance premiums	$ 288,435		$ 277,339	
Unearned premiums	37,462	325,897	237,608	514,947
		2,578,803		2,171,456
EXPENSES				
Administration		516,595		476,388
Agents' commissions		407,931		361,794
Depreciation		17,462		20,462
Fire prevention tax		21,785		20,148
Losses incurred	1,441,446		1,699,700	
Less reinsurance recoveries	475	1,440,971	27,917	1,671,783
		2,404,744		2,550,575
Net underwriting income (loss)		174,059		(379,119)
OTHER INCOME				
Net interest		653,831		551,837
Net commissions		12,151		16,102
Net office rentals (loss)		4,034		(4,110)
Gain on sale of investments				16,949
(Loss) on disposal of equipment		(88)		(3,657)
		669,928		577,121
Income before policy dividends		843,987		198,002
Policy dividends		300,000		
Net income		543,987		198,002
General reserve, beginning of year		3,616,170		3,418,168
General reserve, end of year		$ 4,160,157		$ 3,616,170

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1983

ASSETS

	1983	1982
Cash	$ 100,878	$ 27,413
Receivables	197,873	236,874
Prepaid items	9,293	10,015
Deferred premium acquisition expenses	262,305	249,875
Investments	5,899,274	5,118,671
Land, building and equipment	168,505	175,055
	$ 6,638,128	$ 5,817,903

LIABILITIES

Payables and accruals	$ 83,639	$ 140,814
Unpaid claims	207,592	211,641
Policy dividends unpaid	300,000	
Unearned premiums	1,886,740	1,849,278
	2,477,971	2,201,733

EQUITY

General reserve	4,160,157	3,616,170
	$ 6,638,128	$ 5,817,903

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

For the Year Ended December 31, 1983

	1983	1982
Gross premiums	$ 53,717	$ 53,984
Less: Increase (decrease) in unearned premiums	68	2,088
Reinsurance premiums	1,250	2,320
	52,399	49,576
Underwriting expenses		
Directors fees	781	763
Fees, licenses and taxes	2,086	1,556
Interest	1,687	1,883
Losses incurred	1,643	1,183
Office and miscellaneous	886	179
Management fees	11,695	8,962
Professional fees	2,262	1,580
Travel and entertainment	2,885	5,294
	23,925	21,400
	28,474	28,176
Investment income	37,018	34,664
	65,492	62,840
Income before income taxes	17,264	17,130
Income taxes	48,228	45,710
Net income		
Retained earnings (deficit), beginning of year	(558)	130,232
As previously reported	47,670	175,942
	29,380	176,500
Dividends	3,673	
Corporate distribute tax	33,053	176,500
Retained earnings (deficit), end of year	$ 14,617	$ (558)

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1983

ASSETS

	1983	1982
Cash	$ 10,314	$ 4,384
Receivables	34,959	46,219
Investments	293,285	231,970
	$ 338,558	$ 282,573

LIABILITIES

Bank indebtedness		$ 1,000
Payables and accruals - related parties	$ 58	380
Income taxes payable	20,289	15,873
	20,347	17,253
Unearned premiums	12,891	12,823
Deferred income taxes	3,703	3,055

SHAREHOLDERS' EQUITY

Capital stock	287,000	250,000
Retained earnings (deficit)	14,617	(558)
	301,617	249,442
	$ 338,558	$ 282,573

COMPARISON SUMMARY OF TOTAL BUSINESS
IN ALL CLASSES
1983

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	11,671,071	6,649,288		56.97
Automobile	17,037,930	11,714,412		68.75
Accident & Sickness	10,217,651	8,276,799		81.00
All Other Classes	3,578,992	1,726,038		40.23
TOTAL (a)	42,505,644	28,366,537		66.73
LIFE INSURANCE (including annuities)	18,753,246	3,303,115	Death Claims	
		37,284	Disability Claims	
		337,520	Matured Endowments	
		118,969	Total Annuity Payments	
		2,173,431	Surrender Values	
		2,315,380	Dividends	
			Unclassified	
TOTAL (b)	18,753,246	8,285,699		44.18
GRAND TOTAL (a) (b)	61,258,890	36,652,236		59.83

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1982

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	11,555,972	5,966,973		51.64
Automobile	15,317,750	12,532,722		81.82
Accident & Sickness	8,564,074	7,130,810		83.26
All Other Classes	2,411,023	1,796,779		74.52
TOTAL (a)	37,848,819	27,427,284		72.47
LIFE INSURANCE (including annuities)	16,350,445	2,938,260	Death Claims	
		51,515	Disability Claims	
		275,652	Matured Endowments	
		20,119	Total Annuity Payments	
		2,205,923	Surrender Values	
		1,765,312	Dividends	
			Unclassified	
TOTAL (b)	16,350,445	7,256,781		44.39
GRAND TOTAL (a) (b)	54,199,264	34,684,065		63.99

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1981

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	10,949,705	6,511,700		59.47
Automobile	13,548,576	10,898,376		80.43
Accident & Sickness	8,042,645	5,426,831		67.47
All Other Classes	1,628,391	1,243,718		76.38
TOTAL (a)	34,169,317	24,080,625		70.47
LIFE INSURANCE (including annuities)	17,146,538	2,286,514	Death Claims	
		37,865	Disability Claims	
		330,761	Matured Endowments	
			Total Annuity Payments	
		2,837,259	Surrender Values	
		1,639,064	Dividends	
		21,343	Unclassified	
TOTAL (b)	17,146,538	7,152,806		41.71
GRAND TOTAL (a) (b)	51,315,855	31,233,431		60.86

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1982		New Issued and Other Additions in 1983		Policies in Force End of 1983	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	7	235,398	26	2,180,000	33	2,415,398
The Acadia Life Insurance Company	27	678,639	2	63,406	29	742,045
Actra Fraternal Benefit Society						
Aetna Life Insurance Company	1	5,000			1	5,000
Alexander Hamilton Life Insurance Company of America	712	1,314,618	684	1,896,937	1,396	3,211,555
Alliance Mutual Life Insurance Company	3	67,007	6	137,967	9	204,974
Allstate Life Insurance Company			1	10,000	1	10,000
Allstate Life Insurance Company of Canada	27	1,046,000	33	548,000	60	1,594,000
American Bankers Life Assurance Company of Florida		733,404				733,404
American Life Insurance Company	9	840,000	37	3,188,000	46	4,028,000
Assumption Mutual Life Insurance Company	466	6,385,815	75	2,935,500	541	9,321,315
Atlantic Mutual Life Assurance Company	76	27,387	67	11,753	143	39,140
Bankers Life & Casualty Company						
The Canada Life Assurance Company	2,501	11,580,870	246	16,397,991	2,747	132,378,861
Canadian Foresters Life Insurance Society	49	314,554		2,628	49	317,182
Canadian General Life Insurance Company	318	46,849,656	199	23,527,970	517	70,377,626
Chrysler Life Insurance Company of Canada	19	71,966	6	34,385	25	106,351
The Citadel Life Assurance Company	72	1,936,303	14	894,550	86	2,830,853
College Retirement Equities Fund						
Colonia Life Insurance Company	2	35,950			2	35,950
Combined Insurance Company of America		100,000	2	76,200	2	176,200
The Commercial Life Assurance Company of Canada	160	5,047,283	1	243,545	161	5,290,828
Commercial Union Assurance Company plc	303	9,837,043	132	6,322,294	435	16,159,337
Confederation Life Insurance Company	1,241	643,662,831	25	45,474,693	1,266	689,137,524
Continental Assurance Company						
Constellation Assurance Company	1	25,000			1	25,000

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1982		New Issued and Other Additions in 1983		Policies in Force End of 1983	
	No.	Amount	No.	Amount	No.	Amount
Cooperants, Mutual Life Insurance Society		946,641				946,641
Co-operators Life Insurance Company	2,701	34,946,067	2,969	21,286,665	5,670	56,232,732
The Credit Life Insurance Company						
Crown Life Insurance Company	373	31,092,574	20	2,837,125	393	33,929,699
Cumis Life Insurance Company	391	34,766,783	4	3,232,950	395	37,999,733
The Dominion of Canada General Insurance Company	6	2,308,359	2	121,272	8	2,429,631
The Dominion Life Assurance Company	1,277	27,995,766	55	12,927,016	1,332	40,922,782
Eaton Bay Life Assurance Company	252	7,793,796	15	1,279,625	267	9,073,421
Electrical Workers' Benefit Association	123	246,000	3	6,000	126	252,000
The Empire Life Insurance Company	1,545	21,901,725	24	3,877,445	1,569	25,779,170
The Equitable Life Insurance Company of Canada	30	22,881,270	1	34,634	31	22,915,904
The Excelsior Life Insurance Company	627	68,422,156	48	17,367,558	675	85,789,714
Family Life Assurance Company	104	4,667,915	(1)	383,000	103	5,050,915
Fidelity Life Assurance Company	9	710,736	1	781,000	10	1,491,736
Financial Life Assurance Company of Canada	3	372,815	1	200,000	4	572,815
Fireman's Fund American Life Insurance Company						
Ford Life Insurance Company		2,412,467		1,373,218		3,785,685
General American Life Insurance Company						
Gerling Global Life Insurance Company						
Glacier National Life Assurance Company	42	323,869	4	26,253	46	350,122
Globe Life Insurance Company	5	52,786		61,917	5	114,703
The Grand Orange Lodge of British America - Benefit Fund	157	340,715	1	13,815	158	354,530
The Great-West Life Assurance Company	1,473	126,020,059	32	18,157,923	1,505	144,177,982

INA Life Insurance Company of Canada						
INA Life Insurance Company of North America						
The Imperial Life Assurance Company of Canada	5,501	131,332,040	913	31,430,231	6,414	162,762,271
John Alden Life Insurance Company		25,000				25,000
Knights of Columbus	562	6,677,110	92	1,663,220	654	8,340,330
Laurier Life Insurance Company	67	747,513		5,000	67	752,513
London Life Insurance Company	1,537	25,144,358	191	7,120,673	1,728	32,265,031
The Manufacturers Life Insurance Company	514	4,284,097	1	640,406	515	4,924,503
The Maritime Life Assurance Company	1,041	64,610,583	12	32,086,542	1,053	96,697,125
Metropolitan Life Insurance Company	4,973	40,708,427	495	17,780,678	5,468	58,489,105
The Monarch Life Assurance Company	36	523,236		2,621	36	525,857
Montreal Life Insurance Company	27	288,040	1	852	28	288,892
Mony Life Insurance Company of Canada	9	2,323,109			9	2,323,109
The Mutual Life Assurance Company of Canada	7,390	196,121,983	1,066	66,533,177	8,456	262,655,160
Mutual of Omaha Insurance Company	721	18,410,385	248	8,742,066	969	27,152,451
National Fidelity Life Insurance Company						
The National Life Assurance Company of Canada	83	23,084,625	12	14,888,504	95	37,973,129
New York Life Insurance Company	124	5,927,847	5	1,353,001	129	7,280,848
North American Life Assurance Company	632	36,422,265	18	5,143,837	650	41,566,102
North American Life & Casualty Company	57	418,639	1	2,000	58	58,420,639
The North West Life Assurance Company of Canada	15	1,225	1	28	16	1,253
Norwich Union Life Insurance Society	39	471,112	5	58,372	44	529,484
Old Republic Life Insurance Company	698	1,226,330	83	172,098	781	1,398,428
The Order of United Commercial Travelers of America						
The Paul Revere Life Insurance Company	3	634,483		361,795	3	996,278
Pennsylvania Life Insurance Company	56	1,726,584	10	169,825	66	1,896,409
Pioneer Life Assurance Company	2	34,639			2	34,639
Principal Life Insurance Company of Canada						
Provident Alliance Life Insurance Company	2	3,239,015		3,167,730	2	6,406,745
The Prudential Assurance Company Limited	179	60,754	23	1,393	202	62,147
The Prudential Insurance Company of America	3,786	88,147,592	921	18,353,541	4,107	106,501,133
Reliable Life Insurance Company	4	7,982,748	2	8,574,300	6	16,557,048
Royal Life Insurance Limited	39	628,679	3	85,151	42	713,830

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1982		New Issued and Other Additions in 1983		Policies in Force End of 1983	
	No.	Amount	No.	Amount	No.	Amount
Safeguard Life Assurance Company	5	49,986			5	49,986
The Sovereign Life Assurance Company	23	990,776			23	990,776
The Standard Life Assurance Company	818	24,258,258	48	2,626,044	866	26,884,302
Sun Alliance and London Assurance Company Limited	135	5,561,616	25	2,430,947	160	7,992,563
Sun Life Assurance Company of Canada	3,578	116,760,892	618	23,046,890	4,196	139,807,782
Teachers Insurance and Annuity Association of America	3	109,236			3	109,236
Toronto Mutual Life Insurance Company	57	468,607	10	79,839	67	548,446
Transamerica Occidental Life Insurance Company	462	17,973,343	12	1,032,196	474	19,005,539
Transamerica Life Insurance Company of Canada	77	11,079,599	78	7,501,005	155	18,580,604
The Travelers Insurance Company	14	833,120	1	3,440	15	836,560
Travelers Life Insurance Company of Canada	9	3,057,798	3	831,576	12	3,889,374
Union of Canada Life Insurance						
Union Mutual Life Insurance Company	1	5,000			1	5,000
Unionmutual Stock Life Insurance Company of America						
United of Canada Life Insurance	4	25,450			4	25,450
The Wawanesa Mutual Life Insurance Company	196	6,945,777	97	5,297,024	293	12,242,801
Westbury Life Insurance Company	2	45,000			2	45,000
The Western Life Assurance Company	15	219,643	1	25,000	16	244,643
Zurich Life Insurance Company of Canada	33	5,383,075	5	231,162	38	5,614,237
TOTALS	48,641	2,078,366,817	9,736	449,355,399	58,377	2,537,722,216

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada	5,799		5,799				5,799
The Acadia Life Insurance Company	4,724		4,724	878		878	5,602
*Actra Fraternal Benefit Society			882				882
Aetna Life Insurance Company	581		581				581
Alexander Hamilton Life Insurance Company of America		31,149	31,149				31,149
Alliance Mutual Life Insurance Company	1,171	348	1,519				1,519
Allstate Life Insurance Company	199		199				199
Allstate Life Insurance Company of Canada	3,956		3,956	535		535	4,491
American Bankers Life Assurance Company of Florida		4,222	4,222				4,222
American Life Insurance Company	10,787		10,787				10,787
Assumption Mutual Life Insurance Company	91,420	1,546	92,966	8,318	2,791	11,109	104,075
Atlantic Mutual Life Assurance Company	19,019	125,819	144,838				144,838
Bankers Life & Casualty Company							
The Canada Life Assurance Company	801,238	216,030	1,017,268	960,961	156,214	1,117,175	2,134,443
*Canadian Foresters Life Insurance Society			4,836			1,000	5,836
Canadian General Life Insurance Company	112,716	48,019	160,735				160,735
*The Capital Life Insurance Company			10				10
Chrysler Life Insurance Company of Canada		434	434				434
The Citadel Life Assurance Company	12,827	2,898	15,725	669		669	16,394
College Retirement Equities Fund							
Colonia Life Insurance Company	385		385	25,363		25,363	25,748
Combined Insurance Company of America	73	432	505				505
The Commercial Life Assurance Company of Canada	18,673	24	18,697				18,697
Commercial Union Assurance Company plc	66,493	14,497	80,990	8,021		8,021	89,011
Confederation Life Insurance Company	125,956	254,619	380,575	26,684		26,684	407,259

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Continental Assurance Company	774		774				774
Constellation Assurance Company	311		311				311
Cooperants, Mutual Life Insurance Society		1,296	1,296				1,296
Co-operators Life Insurance Company	142,917	79,791	222,708	41,513	228,438	269,951	492,659
The Credit Life Insurance Company							
Crown Life Insurance Company	46,080	68,945	115,025	3,552		3,552	118,577
Cumis Life Insurance Company	31,155	156,514	187,669		75,017	75,017	262,686
*Cuna Mutual Insurance Society			6,659				6,659
The Dominion of Canada General Insurance Company	1,076	1,585	2,661	153,373		153,373	156,034
The Dominion Life Assurance Company	196,397	38,843	235,240	222,831		222,831	458,071
Eaton Bay Life Assurance Company	21,413	30,333	51,746	46,027		46,027	97,773
*Electrical Workers Benefit Association			1,131				1,131
The Empire Life Insurance Company	199,526	44,924	244,450	42,161	900	43,061	287,511
The Equitable Life Insurance Company of Canada	6,952	72,441	79,393				79,393
The Excelsior Life Insurance Company	179,427	187,696	367,123	161,475		161,475	528,598
Family Life Assurance Company	25,725		25,725	10,786	9,642	20,428	46,153
Fidelity Life Assurance Company	3,479	1,553	5,032	43,747		43,747	48,779
Financial Life Assurance Company of Canada	350	(2,029)	(1,679)				(1,679)
Fireman's Fund American Life Insurance Company							
Ford Life Insurance Company		15,464	15,464				15,464
General American Life Insurance Company		621	621			621	
Gerling Global Life Insurance Company	1,704		1,704				1,704
Glacier National Life Assurance Company	47		47				47

Globe Life Insurance Company	1,570	21	1,591				1,591
*The Grand Orange Lodge of British America - Benefit Fund			10,367				10,367
The Great-West Life Assurance Company	297,530	240,803	538,333	126,769	346,789	473,558	1,011,891
INA Life Insurance Company of Canada							
INA Life Insurance Company of North America							
The Imperial Life Assurance Company of Canada	1,511,579	94,882	1,606,461	142,639	844	143,483	1,749,944
*Industrial Life Insurance Company			9,173				9,173
John Alden Life Insurance Company		14	14				14
*Knights of Columbus			94,113				94,113
Laurier Life Insurance Company	3,680	924	4,604				4,604
London Life Insurance Company	197,608	44,510	242,118	14,212		14,212	256,330
*MIC Life Insurance Corporation			122				122
The Manufacturers Life Insurance Company	115,755	1,167	116,922	50,959	281,824	332,783	449,705
The Maritime Life Assurance Company	353,005	177,070	530,075	162,307	157,880	320,187	850,262
*Massachusetts Mutual Life Insurance Company			197				197
Metropolitan Life Insurance Company	124,297	104,907	229,204	6,353	88,737	95,090	324,294
The Minnesota Mutual Life Insurance Company			83				83
Montreal Life Insurance Company	2,718	268	2,986	460	705	1,165	4,151
The Monarch Life Assurance Company	5,693		5,693				5,693
Mony Life Insurance Company of Canada	60,325		60,325				60,325
The Mutual Life Assurance Company of Canada	1,698,185	109,623	1,807,808	767,447	766,245	1,533,692	3,341,500
Mutual of Omaha Insurance Company	191,163	11,184	202,347	666		666	203,013
National Fidelity Life Insurance Company							
The National Life Assurance Company of Canada	27,973	105,655	133,628				133,628
New York Life Insurance Company	38,412	11,000	49,412				49,412
North American Life Assurance Company	136,599	104,227	240,826	107,884	12,775	120,659	361,485
North American Life & Casualty Company	3,730		3,730				3,730
The North West Life Assurance Company of Canada	5,355		5,355				5,355
Norwich Union Life Insurance Society	6,886		6,886				6,886
Old Republic Life Insurance Company		(833)	(833)				(833)
The Order of United Commercial Travelers of America							
The Paul Revere Life Insurance Company	1,409	2,640	4,049				4,049
Pennsylvania Life Insurance Company	8,425	5,771	14,196				14,196

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Pioneer Life Assurance Company	1,789		1,789				1,789
Principal Life Insurance Company of Canada							
Provident Alliance Life Insurance Company		75,420	75,420				75,420
The Prudential Assurance Company Limited	60	61	121	126		126	247
The Prudential Insurance Company of America	718,720	110,243	828,963	122,060	6,796	128,856	957,819
Reliable Life Insurance Company	1,114	25,879	26,993				26,993
Royal Life Insurance Company of Canada	607		607				607
Royal Life Insurance Limited	5,240	153	5,393				5,393
Safeguard Life Assurance Company	401		401				401
The Sovereign Life Assurance Company	6,867		6,867				6,867
The Standard Life Assurance Company	243,842	556	244,398		91,984	91,984	336,382
*State Farm Life Insurance Company			4,027				4,027
Sun Alliance and London Assurance Company Limited	27,850	361	28,211				28,211
Sun Life Assurance Company of Canada	912,428	162,793	1,075,221	103,909	1,080,168	1,184,077	2,259,298
Teachers Insurance and Annuity Association of America	912		912	6,413		6,413	7,325
Toronto Mutual Life Insurance Company	6,328		6,328				6,328
Transamerica Occidental Life Insurance Company	89,304	8,359	97,663				97,663
Transamerica Life Insurance Company of Canada	36,013		36,013	1,610	1,296	2,906	38,919
The Travelers Insurance Company	1,426	1,269	2,695				2,695
Travelers Life Insurance Company of Canada	2,746	26,852	29,598	1		1	29,599
Union of Canada Life Insurance							
Union Mutual Life Insurance Company	2,009		2,009				2,009
Unionmutual Stock Life Insurance Company of America							
United of Omaha Life Insurance Company	276		276				276

The Wawanesa Mutual Life Insurance Company	51,471	97	51,568	46,012		46,012	97,580
Westbury Life Insurance Company	115	334	449				449
The Western Life Assurance Company	2,848		2,848				2,848
Zurich Life Insurance Company of Canada	3,870	14,812	18,682	14,361		14,361	33,043
*Direct Premium Income Insurance 131,600							
*Direct Considerations for Annuities 1,000							
TOTALS 9,041,483	2,839,036	12,012,119	3,431,082	3,309,045	6,741,127	18,753,246	

Note: Companies marked with an * do not provide detailed information.

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance	O						36	
Company of Canada	G							36
The Acadia Life	O							
Insurance Company	G							
Actra Fraternal	O							
Benefit Society	G							
Aetna Life	O	107						
Insurance Company	G	43,000						43,107
Alexander Hamilton Life	O							
Insurance Company of America	G	11,303						11,303
Alliance Mutual Life	O						308	
Insurance Company	G	49					46	403
Allstate Life	O							
Insurance Company	G							
Allstate Life Insurance	O	210				1,878		

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Company of Canada	G							2,088
American Bankers Life Assurance	O							
Company of Florida	G	977						977
American Life	O							
Insurance Company	G							
Assumption Mutual Life	O	(11,025)		4,000		16,984		
Insurance Company	G							9,959
Atlantic Mutual Life	O							
Assurance Company	G	190,000						190,000
Bankers Life &	O							
Casualty Company	G							
The Canada Life	O	65,662		111,473		194,482	213,547	
Assurance Company	G	114,377	270				2,196	702,007
Canadian Foresters Life	O				4,919			
Insurance Society	G							4,919
Canadian General Life	O							
Insurance Company	G	6,304					8,400	14,704
Chrysler Life Insurance	O							
Company of Canada	G	(35)						(35)
The Citadel Life	O					846	1,601	
Assurance Company	G							2,447
College Retirement	O							
Equities Fund	G							
Colonia Life	O						19	

Insurance Company	G						19
Combined Insurance	O						
Company of America	G						
The Commercial Life Assurance	O				2,257	120	
Company of America	G	2,424					4,801
Commercial Union	O	19,823		5,501	30,466	35,610	
Assurance Company plc	G	75,224			2,404		169,028
Confederation Life	O	56,328		18,585	135,307	87,684	
Insurance Company	G	180,975				50,458	529,337
Continental	O						
Assurance Company	G						
Constellation	O						
Assurance Company	G						
Cooperants, Mutual Life	O						
Insurance Society	G						
Co-operators Life	O	2,456		3,000	20,956	22,252	
Insurance Company	G	52,399	4,513			2,093	107,669
The Credit Life	O						
Insurance Company	G						
Crown Life	O	37,779		8,658	10,170	23,590	
Insurance Company	G	(8,516)	2,638			4,497	78,816
Cumis Life	O	2,727			8	3,461	
Insurance Company	G	72,913	(1,413)				77,696
The Dominion of Canada	O						
General Insurance Company	G	7,612					7,612
The Dominion Life	O	14,557		7,291	97,750	58,438	
Assurance Company	G	(489)			1,591		179,138
Eaton Bay Life	O		815		1,681	596	
Assurance Company	G					181	3,273
Electrical Workers'	O						
Benefit Association	G						
The Empire Life	O	4,000		24,583	150,328	49,306	
Insurance Company	G						228,217
The Excelsior Life	O	19,000		8,500	66,361	23,856	
Insurance Company	G	203,992				(2,420)	319,289

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Equitable Life Insurance	O						2,523	
Company of Canada	G	24,061					15,811	42,395
Family Life	O					2,555		
Assurance Company	G							2,555
Fidelity Life	O					375	98	
Assurance Company	G	5,000						5,473
Financial Life Assurance	O							
Company of Canada	G	2,754						2,754
Fireman's Fund American	O							
Life Insurance Company	G							
Ford Life	O							
Insurance Company	G	13,154						13,154
General American Life	O							
Insurance Company	G							
Gerling Global Life	O						187	
Insurance Company	G							187
Glacier National Life	O					1,312		
Assurance Company	G							1,312
Globe Life	O							
Insurance Company	G							
The Great-West Life	O	47,500	50	56,550		158,494	161,191	
Assurance Company	G	57,000						480,785
The Grand Orange Lodge of	O				6,110			
British America - Benefit Fund	G							6,110

INA Life Insurance Company of Canada	O							
	G							
INA Life Insurance Company of North America	O							
	G							
The Imperial Life Assurance Company of Canada	O	208,363		16,063		96,111	212,547	
	G						7,513	540,597
John Alden Life Insurance Company	O							
	G							
Knights of Columbus	O				33,286			
	G							33,286
Laurier Life Insurance Company	O	1,530				62		
	G							1,592
London Life Insurance Company	O	63,693	3,646	2,290		63,440	96,615	
	G	28,972	3,708				2,760	265,124
The Manufacturers Life Insurance Company	O	29,988				16,728	45,871	
	G							92,587
The Maritime Life Assurance Company	O	62,932	14,995			149,889	14,125	
	G	175,123						417,064
Metropolitan Life Insurance Company	O	87,290	2,563	21,459		35,868	52,237	
	G	80,912					2,826	283,155
The Monarch Life Assurance Company	O					2,688	1,736	
	G							4,424
Montreal Life Insurance Company	O	4,474		1,214		5,503	333	
	G	1,250						12,774
Mony Life Insurance Company of Canada	O					326		
	G							326
The Mutual Life Assurance Company of Canada	O	136,342		1,000		504,574	454,390	
	G	56,047				840	29,753	1,182,946
Mutual of Omaha Insurance Company	O	5,000				8,194	11,587	
	G	5,327						30,108
National Fidelity Life Insurance Company	O							
	G							
The National Life Assurance Company of Canada	O	1,000		6,604		5,694	2,872	
	G	64,917	59			254	4,807	86,207

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
New York Life	O					28,506	10,946	
Insurance Company	G	3,000					2,000	44,452
North American Life	O	15,801		8,715		29,184	51,419	
Assurance Company	G	115,000				119	3,812	224,050
North American Life	O	1,500				1,945		
& Casualty Company	G	615						4,060
The North West Life	O	500,000						
Assurance Company of Canada	G							500,000
Norwich Union Life	O	10,000				1,589	923	
Insurance Society	G							12,512
Old Republic Life	O							
Insurance Company	G							
The Order of United Commercial	O							
Travelers of America	G							
The Paul Revere	O							
Life Insurance Company	G	166						166
Pennsylvania Life	O							
Insurance Company	G	(464)					3,211	2,747
Pioneer Life	O			735			373	
Assurance Company	G							1,108
Principal Life Insurance	O							
Company of Canada	G							
Provident Alliance Life	O							
Insurance Company	G	1,815						1,815
The Prudential Assurance	O	19		16		10	24	
Company Limited	G	42					20	131

The Prudential Insurance	O	67,346	3,136	4,875		145,610	220,970	
Company of America	G	80,585	104				1,308	523,934
Reliable Life	O	145,000						
Insurance Company	G							145,000
Royal Life	O					1,483	1,408	
Insurance Limited	G							2,891
Safeguard Life	O							
Assurance Company	G						74	74
The Sovereign Life	O						2,628	
Assurance Company	G							2,628
The Standard Life	O	40,635		8,904	74,654		89,532	
Assurance Company	G							214,521
Sun Alliance and	O					54	1,239	
London Assurance Company	G							1,293
Sun Life Assurance	O	88,121	200	17,504		163,995	200,439	
Company of Canada	G	(138,443)	2,000				18,704	352,520
Teachers Insurance and Annuity	O						552	
Association of America	G							552
Toronto Mutual Life	O						588	
Insurance Company	G							588
Transamerica Occidental Life	O	8,841				5,943		
Insurance Company	G	11,463						26,247
Transamerica Life Insurance	O						3	
Company of Canadda	G							3
The Travelers	O					1,520		
Insurance Company	G	170						1,690
Travelers Life Insurance	O							
Company of Canada	G	1,937						1,937
Union of Canada	O							
Life Insurance	G							
Union Mutual Life	O	441						
Insurance Company	G							441
Unionmutual Stock Life Insurance	O							
Company of America	G							

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Wawanesa Mutual Life Insurance Company	O					683	1,522	
	G							2,205
Westbury Life Insurance Company	O							
	G	1,000						1,000
The Western Life Assurance Company	O					796	83	
	G							879
Zurich Life Insurance Company of Canada	O					2,990	540	
	G	21,000						24,530
TOTALS		3,303,115	37,284	337,520	118,969	2,173,431	2,315,380	8,285,699

PROPERTY INSURANCE

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	21,000	31,000	147.62	71,000	28,000	39.43
The Aetna Casualty & Surety Company	6,000	643,000	10,716.67	2,000	4,000	
Aetna Insurance Company						
Affiliated FM Insurance Company	47,105			34,078		

Allendale Mutual Insurance company	(927,000)			1,454		
Allianz Insurance Company	4,000			7,000		
Allstate Insurance Company						
Allstate Insurance Company of Canada	50,000	(1,000)		57,000	19,000	33.33
American Bankers Insurance Company of Florida	23,000	2,000		24,000	(9,000)	
American Home Assurance Company	324,000	98,000	8.70	107,000	126,000	117.75
The American Road Insurance Company	5,000			7,000		
Anglo Canada General Insurance Company	156,322	65,013	41.59	149,926	132,056	88.08
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company						
Baltica-Skandinavia Reinsurance Company of Canada	1,000	17,000	1700.00	15,000	3,000	20.00
The Boiler Inspection and Insurance Company of Canada						
The Canada Accident and Fire Assurance Company	8,000	7,000	87.50	15,000	5,000	33.33
Canadian General Insurance Company	226,000	148,000	65.49	205,000	132,000	64.39
The Canadian Indemnity Company	389,000	160,000	16,000.00	385,000	181,000	47.01
Canadian Provincial Insurance Company	1,000					
The Canadian Surety Company	97,000	183,000	188.66	107,000	32,000	29.90
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	32,990	1,986	6.02	58,000	20,000	34.48
The Casualty Company of Canada	277,000	149,000	53.79	282,000	110,000	39.00
Chateau Insurance Company				(1,000)	6,000	
Chrysler Insurance Company						
Chubb Insurance Company of Canada	3,000					
The Citadel General Assurance Company					(9,000)	
The Commerce Group Insurance Company		33,000				
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	1,264,000	945,000	74.76	1,294,000	340,000	26.27
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	220,000	43,000	19.55	230,000	77,000	33.47
Constitution Insurance Company of Canada	26,000	6,000	23.08	21,000	24,000	114.28
The Continental Insurance Company	60,000	4,000	6.67	94,000	91,000	96.80
The Continental Insurance Company of Canada	1,000					
The Contingency Insurance Company Limited						
Co-operators General Insurance Company	1,107,000	353,000	31.89	978,000	412,000	42.12
Coronation Insurance Company Limited						
Cumis General Insurance Company	26,000	11,000	42.31	34,000	23,000	67.64
The Dominion of Canada General Insurance Company	192,000	21,000	10.94	170,000	108,000	63.52
The Dominion Insurance Corporation	2,000					

PROPERTY INSURANCE (continued)

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Eaton Bay Insurance Company	35,000	9,000	25.71	15,000	12,000	80.00
Ecclesiastical Insurance Office plc	19,000	38,000	200.00			
Economical Mutual Insurance Company	83,000	50,000	60.24	24,000	6,000	25.00
Elite Insurance Company	1,000	21,000	2,100.00	11,000	4,000	36.36
Emmco Insurance Company	1,000			4,000	(4,000)	
The Employers Insurance of Wausau A Mutual Company						
English and American Insurance Company Limited						
Ennia Insurance Company (U.K.) Limited						
Fidelity Insurance Company of Canada	34,000	(3,000)		34,000	40,000	117.64
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	15,000	(46,000)		20,000	196,000	980.00
Fireman's Fund Insurance Company of Canada	71,000	66,000	92.96	108,000	332,000	307.40
Foremost Insurance Company						
Gan Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers	373,000	157,000	42.09	298,000	182,000	61.07
The General Accident Assurance Company of Canada	1,588	2,383	150.06	2,168		
General Insurance Corporation of New Brunswick	1,009	4,552	451.14			
Gerling Global General Insurance Company	86,616	81,901	94.56	57,991	43,214	74.51
Gibralter General Insurance Company	20,000	113,000	565.00	25,000	21,000	84.00
Gold Circle Insurance Company	27,000	1,000	3.70	27,000	7,000	25.92
Grain Insurance and Guarantee Company						
Great American Insurance Company						
The Great Eastern Insurance Company		1,500			4,581	
Le Groupe Desjardins Assurances Generales (Discontinuing)	252,000	78,000	30.95	280,000	127,000	45.35
Guardian Insurance Company of Canada						
Halifax Insurance Company	1,000	40,000	4,000.00	4,000	107,000	2,675.00
Hartford Fire Insurance Company		7,000		(8,000)	(4,000)	

Hanover Insurance Company	489					
Herald Insurance Company	1,000				48,000	
Highland Group Insurance Ltd.	53,717	1,643	3.06			
Highlands Insurance Company						
The Home Insurance Company	91,000	36,000	39.56	61,000	107,000	175.40
INA Insurance Company of Canada	14,000	(1,000)		26,000		
Insurance Company of North America	8,000			1,000	(3,000)	
The Insurance Corporation of Ireland Ltd.	12,000	6,000	50.00	35,000	117,000	334.28
Jevcc Insurance Company						
John Deere Insurance Company of Canada	28,000	11,000	39.29	36,000	41,000	113.88
Kansa General Insurance Company	24,000	(5,000)		21,000	23,000	109.52
Kent General Insurance Corporation	108,575	29,391	27.07	142,451	25,929	18.20
The Laurentian Shield Insurance Company	4,000					
Liberty Mutual Fire Insurance Company	1,000			2,000		
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London and Midland General Insurance Company	52,000	14,000	26.92	19,000	11,000	57.89
Lumbermens Mutual Casualty Company	31,000			28,000	(1,000)	
Lumbermen's Underwriting Alliance	18,000			21,000	1,000	4.76
Markel Insurance Company of Canada	(1,000)			15,000	10,000	66.66
Midland Insurance Company						
Motors Insurance Corporation						
New Hampshire Insurance Company	131,000	10,000	7.63	22,000	2,000	9.09
New Rotterdam Insurance Company					1,000	
Niagara Fire Insurance Company					2,000	
Non-Marine Underwriters, Members of Lloyd's, London, England	295,000	60,000	20.34	215,000	61,000	28.37
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company	440,000	18,000	4.09	213,000	90,000	42.25
Nova Scotia General Insurance Company	74,000	(4,000)		65,000	48,000	73.84
Old Republic Insurance Company						
Pacific Employers Insurance Company	17,000			40,000		
The Personal Insurance Company of Canada				1,000		

PROPERTY INSURANCE (continued)

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Philadelphia Manufacturers Mutual Insurance Company	7,000			12,000		
Phoenix Assurance Company of Canada	80,000	132,000	165.00	94,000	45,000	47.87
Phoenix Assurance Company, Limited						
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	17,000	38,000	223.53	41,000	76,000	185.36
Prince Edward Island Mutual Fire Insurance Company	2,904,700	1,441,446	49.62	2,644,494	1,593,733	60.26
Protection Mutual Insurance Company	7,000					
The Prudential Assurance Company Limited	203,000	91,000	44.83	126,000	19,000	15.07
Reliance Insurance Company	1,000	5,000	500.00	12,000		
Royal Insurance Company of Canada	808,000	110,000	13.61	946,000	319,000	33.72
St. Paul Fire and Marine Insurance Company	18,000	13,000	72.22	45,000		
Scottish & York Insurance Company Limited	22,643	(3,527)		25,287	5,461	21.59
Seaboard Surety Company of Canada						
Sentry Insurance A Mutual Company	20,000	9,000	45.00	26,000	144,000	553.84
Simcoe & Erie General Insurance Company	(6,800)			24,123	4,999	20.72
The Sovereign General Insurance Company				1,000		
The Stanstead and Sherbrooke Insurance Company	1,000			3,000		
Sun Alliance Insurance Company	656,000	377,000	57.47	577,000	279,000	48.35
Symons General Insurance Company	9,000			8,000	(1,000)	
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company	185,000	121,000	65.41	168,000	108,000	64.28
Traders General Insurance Company	103,000	67,000	65.05	94,000	60,000	63.82
Trafalgar Insurance Company Limited						
Transit Insurance Company						
Transport Indemnity Company						
Transport Insurance Company	28,000	54,000	192.86	21,000	6,000	28.57
The Travelers Indemnity Company	6,000			2,000	(536,000)	
The Travelers Indemnity Company of Canada	14,000	(7,000)		14,000	(47,000)	

Unifund Assurance Company	54,000	12,000	22.22	40,000	21,000	52.50
United Canada Insurance Company	25,000	7,000	28.00	44,000	(3,000)	
United States Fidelity and Guaranty Company	5,000			1,000		
United States Fire Insurance Company	10,000			9,000	5,000	55.55
Utica Mutual Insurance Company	1,000	1,000	100.00	1,000	2,000	200.00
Warner Reciprocal Insurers	117					
The Wawanesa Mutual Insurance Company	422,000	464,000	109.95	357,000	354,000	99.15
The Yasuda Fire and Marine Insurance Company Limited				1,000		
Zurich Insurance Company	4,000			6,000	(1,000)	
TOTALS	11,671,071	6,649,288	56.97	11,555,972	5,966,973	51.64

AUTOMOBILE INSURANCE

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	11,000	24,000	218.18	39,000	41,000	105.12
The Aetna Casualty & Surety Company		2,000			2,000	
Aetna Insurance Company						
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	97,000	70,000	72.16	92,000	61.000	66.30
American Bankers Insurance Company of Florida						
American Home Assurance Company	(1,000)	(1,000)		6,000	1,000	16.66
The American Road Insurance Company	22,000			14,000		
Anglo Canada General Insurance Company	510	536	105.10	(12,000)	(12,653)	
Argonaut Insurance Company						
Baltica - Skandinavia Reinsurance Company of Canada						
Buffalo Insurance Company						
The Canada Accident and Fire Assurance Company	11,000	(15,000)		14,000	13,000	92.85

AUTOMOBILE INSURANCE (continued)

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Canadian General Insurance Company	606,000	456,000	75.25	558,000	337,000	60.39
Canadian Indemnity Company	141,000	139,000	98.58	192,000	122,000	63.54
Canadian Provincial Insurance Company	4,000	1,000	25.00	4,000	1,000	25.00
The Canadian Surety Company	220,000	172,000	78.18	177,000	241,000	136.15
The Casualty Company of Canada	632,000	255,000	115.10	706,000	318,000	45.04
Chateau Insurance Company						
Chrysler Insurance Company	7,000	1,000	14.29	7,000	3,000	42.85
Chubb Insurance Company of Canada	2,000	(1,000)		2,000	2,000	100.00
The Citadel General Assurance Company		(8,000)			3,000	
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	3,099,000	1,929,000	62.25	2,927,000	2,908,000	99.35
Commonwealth Insurance Company					(13,000)	
Constitution Insurance Company of Canada						
The Continental Insurance Company	3,000	3,000	100.00	(1,000)	(3,000)	
The Continental Insurance Company of Canada	1,000			1,000		
The Contingency Insurance Company Limited						
Co-operators General Insurance Company	3,614,000	2,203,000	60.96	3,395,000	2,718,000	80.05
Coronation Insurance Company Limited						
Cumis General Insurance Company						
The Dominion of Canada General Insurance Company	444,000	421,000	94.82	327,000	233,000	71.25
The Dominion Insurance Corporation						
Eaton Bay Insurance Company						
Ecclesiastical Insurance Office plc						
Economical Mutual Insurance Company	3,000	15,000	500.00			
Elite Insurance Company						
Emmco Insurance Company	(1,000)				1,000	
The Employers Insurance of Wausau A Mutual Company	1,000			7,000	4,000	57.14

The Fidelity Insurance Company of Canada	4,000	1,000	25.00		(10,000)	
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company						
Fireman's Fund Insurance Company of Canada	(3,000)	(8,000)		27,000	76,000	281.48
Foremost Insurance Company						
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers						
The General Accident Assurance Company of Canada	702,000	530,000	75.50	626,000	561,000	89.61
General Insurance Corporation of New Brunswick	23,398	20,273	86.64	6,770		
Gibraltar General Insurance Company	216,460	233,445	107.85	174,995	102,886	58.79
Gold Circle Insurance Company	85,000	792,000	931.76	84,000	60,000	71.42
Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins Assurances Generales (Discontinuing)	12,000	(8,536)		(1,210)	(1,319)	
Guardian Insurance Company of Canada	469,000	216,000	46.06	380,000	307,000	80.78
Halifax Insurance Company						
Hartford Fire Insurance Company	1,000					
Herald Insurance Company						
Highland Group Insurance Ltd.						
Highlands Insurance Company						
The Home Insurance Company	200,000	90,000	45.00	142,000	138,000	97.18
INA Insurance Company of Canada	1,000					
Ideal Mutual Insurance Company						
Insurance Company of North America						
The Insurance Corporation of Ireland Ltd.						
Jevco Insurance Company						
John Deere Insurance Company of Canada		2,000		5,000	7,000	140.00
Kansa General Insurance Company						
Kent General Insurance Corporation	579,919	258,259	44.53	351,757	135,808	38.60
The Laurentian Shield Insurance Company	6,000					
Liberty Mutual Fire Insurance Company	14,000	5,000	35.71	18,000	7,000	38.88
Liberty Mutual Insurance Company	2,000	1,000	50.00			
The London Assurance (Discontinuing)						
London-Canada Insurance Company						

AUTOMOBILE INSURANCE (continued)

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
London and Midland General Insurance Company	6,000					
Lumbermens Mutual Casualty Company	1,000	1,000	100.00			
Markel Insurance Company of Canada				5,000	7,000	140.00
Midland Insurance Company						
Motors Insurance Corporation	11,000	(1,000)		1,000	(2,000)	
New Hampshire Insurance Company						
New Rotterdam Insurance Company						
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyds, London, England	196,000	62,000	31.63	40,000	5,000	12.50
North American Company for Property and Casualty Insurance		4,000				
Northumberland General Insurance Company	244,000	172,000	70.49	173,000	68,000	39.30
Nova Scotia General Insurance Company						
Old Republic Insurance Company						
Pacific Employers Insurance Company						
The Personal Insurance Company of Canada	8,000	1,000	12.50	4,000		
Philadelphia Manufacturers Mutual Insurance Company						
Phoenix Assurance Company of Canada	271,000	112,000	41.33	193,000	138,000	71.50
Phoenix Assurance Company, Limited						
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	63,000	29,000	46.03	29,000	17,000	58.62
The Prudential Assurance Company Limited	540,000	235,000	43.52	480,000	358,000	74.58
Reliance Insurance Company				1,000		
Royal Insurance Company of Canada	1,014,000	656,000	64.69	1,043,000	1,495,000	143.33
St. Paul Fire and Marine Insurance Company	4,000	7,000	175.00			
Scottish & York Insurance Company Limited	12,643	13,435	106.26	10,438	3,000	28.74

Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company						
The Sovereign General Insurance Company					(11,000)	
The Stanstead and Sherbrooke Insurance Company	1,000			1,000		
Sun Alliance Insurance Company	514,000	308,000	59.92	490,000	602,000	122.85
Symons General Insurance Company						
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	496,000	373,000	75.20	457,000	275,000	60.17
Traders General Insurance Company	275,000	208,000	75.64	253,000	153,000	60.47
Trafalgar Insurance Company Limited					17,000	
Transit Insurance company						
Transport Indemnity Company						
Transport Insurance Company	460,000	233,000	50.65	284,000	6,000	2.11
The Travelers Indemnity Company	10,000	1,000	10.00	22,000	3,000	13.63
Travelers Indemnity Company of Canada	18,000	(24,000)		46,000	35,000	76.08
Truck Insurance Exchange						
Unifund Assurance Company	194,000	121,000	62.37	133,000	73,000	54.88
United Canada Insurance Company	104,000	104,000	100.00	243,000	85,000	34.97
United States Fidelity and Guaranty Company	(1,000)	(1,000)		1,000	1,000	100.00
United States Fire Insurance Company						
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	1,365,000	1,300,000	95.24	1,126,000	858,000	76.19
Zurich Insurance Company	2,000	1,000	50.00	13,000	(17,000)	
TOTALS	17,037,930	11,714,412	68.75	15,317,750	12,532,722	81.82

ACCIDENT AND SICKNESS INSURANCE

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Abbey Life Insurance Company of Canada	251			138		
Actra Fraternal Benefit Society	2,520	190	7.53	1,306	90	6.89
Aetna Casualty Company of Canada						
The Aetna Casualty & Surety Company						
Aetna Insurance Company						
Aetna Life Insurance Company					(502)	
Alexander Hamilton Life Insurance Company of America	71,619	22,629	31.59	18,089	42,835	236.80
Alliance Mutual Life Assurance Company				377		
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada		24,000		16,000	11,000	68.75
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	608	256	42.10	2,846		
American Bankers Insurance Company of Florida	10,000	2,000	200.00	8,000	1,000	12.50
American Bankers Life Assurance Company of Florida				125		
American Home Assurance Company	3,000			7,000	1,000	14.28
American Life Insurance Company						
Argonaut Insurance Company						
Assumption Mutual Life Insurance Company	915					
Atlantic Mutual Life Assurance Company	146,021	92,409	63.28	121,447	64,277	52.92
Baltica-Skandinavia Reinsurance Company of Canada						
Bankers Life & Casualty Company						
The Canada Accident and Fire Assurance Company						
The Canada Life Assurance Company	187,618	126,268	67.30	182,853	173,518	94.89
Canadian General Insurance Company						
Canadian General Life Insurance Company	58,118	35,909	61.78	62,439	22,563	26.13
The Canadian Indemnity Company						
Canadian Provincial Insurance Company						

The Canadian Surety Company						
The Capital Life Insurance Company	81			241		
The Casualty Company of Canada						
Chateau Insurance Company						
Chrysler Insurance Company						
Chrysler Life Insurance Company of Canada	322	29	9.00			
Chubb Insurance Company of Canada						
The Citadel General Assurance Company	288,000	360,000	125.00	273,000	223,000	81.68
The Citadel Life Assurance Company	10,244	4,537	44.28	16,000	2,000	12.50
Colonia Life Insurance Company						
Combined Insurance Company of America	420,401	86,391	20.54	444,873	132,174	29.71
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
The Commercial Life Assurance Company of Canada				37		
Commercial Union Assurance Company of Canada	7,000	5,000	71.42	7,000	7,000	100.00
Commercial Union Assurance Company plc						
Commonwealth Insurance Company						
Confederation Life Insurance Company	303,568	182,211	60.02	402,614	167,411	41.58
Connecticut General Life Insurance Company	26			32		
Constellation Assurance Company	117,134	35,868	30.62	82,339	51,504	62.55
Constitution Insurance Company of Canada						
Continental Assurance Company		325				
The Continental Insurance Company	3,000			3,000	6,000	200.00
The Continental Insurance Company of Canada	3,000					
The Contingency Insurance Company Limited						
Cooperants Mutual Life Insurance Society						
Co-operators General Insurance Company	159,000	93,000	58.49	112,000	(5,000)	
Co-operators Life Insurance Company						
Coronation Insurance Company Limited						
The Credit Life Insurance Company						
Crown Life Insurance Company	76,514	62,455	81.62	142,370	123,846	86.98
Cumis General Insurance Company	1,000			2,000		
Cumis Life Insurance Company	35,430	(2,506)		15,281	20,724	135.61
The Dominion of Canada General Insurance Company	9,627	5,329	55.35	7,038	4,384	62.29
The Dominion Insurance Corporation						
The Dominion Life Assurance Company	131,087	145,970	111.35	108,652	129,152	118.86
Eaton Bay Insurance Company				(1,000)		
Eaton Bay Life Assurance Company	14,226	10,607	74.56			

ACCIDENT AND SICKNESS INSURANCE (continued)

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Economical Mutual Insurance Company	1,000	4,000	400.00	4,000		
Elite Insurance Company						
Emmco Insurance Company						
The Empire Life Insurance Company	834	579	69.42	951	180	18.92
The Employers Insurance of Wausau A Mutual Company						
Equitable Life Insurance Company of Canada				5,360	2,948	55.00
The Excelsior Life Insurance Company	102,137	82,239	80.25	50,745	52,329	103.12
Fidelity Insurance Company of Canada						
Fidelity Life Assurance Company	(84)			314	(197)	
Financial Life Assurance Company of Canada	(1)	215		(89)		
The Fireman's Fund American Life Insurance Company	1			1,000		
Fireman's Fund Insurance Company						
Fireman's Fund Insurance Company of Canada						
Ford Life Insurance Company	16,376	(3,480)		8,454	(12,989)	
Foremost Insurance Company						
The General Accident Assurance Company of Canada						
General American Life Insurance Company						
Gerling Global Life Insurance Company						
Gibraltar General Insurance Company						
Glacier National Life Assurance Company	1,052			1,213	(2,117)	
Globe Life Insurance Company						
Gold Circle Insurance Company						
Great American Insurance Company						
The Great Eastern Insurance Company						
The Great-West life Assurance Company	557,409	440,067	78.94			
Le Groupe Desjardins Assurances Generales (Discontinuing)				377,874	129,043	34.14
Guardian Insurance Company of Canada						
Halifax Insurance Company						

Hartford Fire Insurance Company						
Herald Insurance Company						
The Home Insurance Company						
INA Insurance Company of Canada						
INA Life Insurance Company of Canada	595	5,071	852.26	(2,126)	(1,478)	
INA Life Insurance Company of North America	99	(404)		566	(540)	
The Imperial Life Assurance Company of Canada	93,111	140,256	150.63	86,883	363,457	418.32
Industrial Life Insurance Company	8,553			7,632		
Insurance Company of North America						
John Alden Life Insurance Company						
John Deere Insurance Company of Canada						
John Hancock Mutual Life Insurance Company	23			36		
Knights of Columbus						
The Laurentian Shield Insurance Company						
Laurier Life Insurance Company	1,722	1,259	73.11	2,219	67	3.01
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London Life Insurance Company	195,760	191,654	97.90	133,636	138,416	103.57
London and Midland General Insurance Company	70,000	7,000	10.00	27,000	14,000	51.85
Lumbermens Mutual Casualty Company						
MIC Life Insurance Corporation	3					
The Manufacturers Life Insurance Company	4,208	7,465	177.40	1,442		
Maritime Hospital Service Association	3,901,108	3,690,430	94.59	3,205,792	3,014,084	94.01
The Maritime Life Assurance Company	201,291	84,871	42.16	226,472	134,881	59.55
Markel Insurance Company of Canada						
Massachusetts General Life Insurance Company	313			314		
Massachusetts Indemnity & Life Insurance Company	1,058			156		
Massachusetts Mutual Life Insurance Company				164		
Metropolitan Life Insurance Company	51,737	15,914	30.75	48,433	9,666	19.95
Ministers Life A Mutual Life Insurance Company				183		
Mony Life Insurance Company of Canada						
The Mutual Life Assurance Company of Canada	302,663	489,857	161.84	265	330	124.52
Mutual of Omaha Insurance Company	384,343	(160,611)		343,891	683,186	198.66

ACCIDENT AND SICKNESS INSURANCE (continued)

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
National Fidelity Life Insurance Company	7,286			6,470	418	6.46
The National Life Assurance Company of Canada	136,582	129,557	94.85	75,695	46,057	60.84
New Hampshire Insurance Company						
New York Life Insurance Company	2,610	(1,588)		2,289	6,569	2,908.21
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	108,000	35,000	32.40	65,000	34,000	52.30
North American Company for Property and Casualty Insurance						
North American Life Assurance Company	67,812	92,481	136.37	87,467	24,286	27.76
North American Life & Casualty Company						
Northumberland General Insurance Company						
The North West Life Assurance Company of Canada				3,589	2,489	69.35
The Northern Life Assurance Company of Canada				1,681	363	21.59
Old Republic Insurance Company	1,000					
Old Republic Life Insurance Company	602	116,786	19,399.66	27,244		
Pacific Employers Insurance Company						
The Paul Revere Life Insurance Company	10,388	5,642	54.31	6,231	4,790	76.87
Pennsylvania Life Insurance Company	157,245	52,110	33.13	143,527	18,466	12.86
The Personal Insurance Company of Canada						
Phoenix Assurance Company of Canada						
Phoenix Asurance Company, Limited						
Provident Alliance Life Insurance Company						
The Prudential Assurance Company Limited	4,000	2,000	50.00	8,000	2,000	25.00
The Prudential Insurance Company of America	148,448	150,596	101.44	185,750	226,845	122.12
Reliable Life Insurance Company	1,733	1,141	65.83	26,379	82	0.31
Reliance Insurance Company						
Royal Insurance Company of Canada	1,000			1,000	(1,000)	
Safeguard Life Assurance Company	6,076	3,086	50.78	3,600	3,145	87.36

St. Paul Fire and Marine Insurance Company						
Scottish & York Insurance Company Limited						
Seaboard Life Insurance Company	4					
The Sovereign General Insurance Company						
The Standard Life Assurance Company						
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company	1,000					
Sun Life Assurance Company of Canada	1,331,098	1,091,611	82.00	1,121,720	884,967	78.89
Symons General Insurance Company						
Teachers Insurance and Annuity Association of America						
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company						
Traders General Insurance Company						
Transamerica Occidental Life Insurance Company	26,210	35,392	135.03	13,969	8,359	59.83
Transport Insurance Company						
The Travelers Indemnity Company						
Travelers Indemnity Company of Canada						
The Travelers Insurance Company	1,798	16,024	891.21	2,270	4,626	203.78
Travelers Life Insurance Company of Canada	138,111	66,408	48.08	100,404	78,803	78.48
Union of Canada Life Insurance	3,674					
Unionmutual Life Insurance Company	146			146	(64)	
Unionmutual Stock Life Insurance Company of America		140,125				
United States Fidelity and Guaranty Company						
United States Fire Insurance Company	1,000					
United Transportation Union Insurance Association	12					
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company						
The Wawanesa Mutual Life Insurance Company	300	230	76.66	288	96	33.33
Westbury Life Insurance Company	50,836	19,111	37.59	53,133	25,454	47.90
The Western Life Assurance Company				40		
Zurich Insurance Company						
Zurich Life Insurance Company of Canada	55,039	31,828	57.82	59,305	56,817	95.80
TOTALS	10,217,651	8,276,799	81.00	8,564,074	7,130,810	83.26

ALL OTHER CLASSES OF INSURANCE

Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	3,000	(7,000)		9,000	6,000	66.67
The Aetna Casualty & Surety Company	2,000	11,000	550.00		41,000	
Aetna Insurance Company						
Affiliated FM Insurance Company						
Allendale Mutual Insurance Company	1,384,000			4,419		
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	24,000	11,000	45.83	22,000	16,000	72.73
American Bankers Insurance Company of Florida						
American Bankers Life Assurance Company of Florida						
American Home Assurance Company	513,000	381,000	74.27	250,000	88,000	35.20
The American Road Insurance Company						
Anglo Canada General Insurance Company	7,203	1,416	19.66	6,649	902	13.57
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company						
Baltica-Skandinavia Insurance Company of Canada						
The Boiler Inspection and Insurance Company of Canada	54,000	375,000	694.44	47,000	6,000	12.76
Buffalo Insurance Company						
The Canada Accident and Fire Assurance Company	1,000	79,000	7,900.00	17,000	78,000	458.82
Canadian General Insurance Company	35,000	(2,000)		39,000	18,000	46.15
The Canadian Indemnity Company	97,000	115,000	118.56	66,000	53,000	80.30
Canadian Provincial Insurance Company	1,000			1,000		
The Canadian Surety Company	123,000	24,000	19.51	71,000	17,000	23.94
The Casualty Company of Canada	20,000	2,000	10.00	28,000	2,000	7.14
Chateau Insurance Company						

Chicago Title Insurance Company						
Chrysler Insurance Company						
Chubb Insurance Company of Canada	15,000	4,000	26.67	3,000		
The Citadel General Assurance Company	6,000	19,000	316.67	7,000	(8,000)	
The Commerce Group Insurance Company						
The Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	272,000	111,000	40.81	273,000	372,000	136.26
Commercial Union Assurance Company plc						
Commonwealth Insurance Company						
Constitution Insurance Company of Canada	1,000	9,000	900.00	1,000	11,000	1,100.00
The Continental Insurance Company	25,000	3,000	12.00	4,000	3,000	75.00
The Continental Insurance Company of Canada	1,000			1,000		
The Contingency Insurance Company Limited						
Co-operators General Insurance Company	80,000	12,000	15.00	59,000	2,000	3.39
Coronation Insurance Company Limited						
Cumis General Insurance Company	19,000	(128,000)		19,000	52,000	273.68
The Dominion of Canada General Insurance Company	6,000	(28,000)		6,000	8,000	133.33
The Dominion Insurance Corporation		5,000				
Eagle Star Insurance Company Limited				2,000		
Eaton Bay Insurance Company						
Ecclesiastical Insurance Office plc		3,000				
Economical Mutual Insurance Company	2,000					
Elite Insurance Company	3,000					
Emmco Insurance Company						
The Employers Insurance of Wausau A Mutual Company		(1,000)			1,000	
Employers Reinsurance Corporation	12,000	5,000	41.67	4,000		
English and American Insurance Company Limited						
Ennia Insurance Company (U.K.) Limited						
Fidelity Insurance Company of Canada	5,000			1,000		
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company						
Fireman's Fund Insurance Company of Canada	4,000	(3,000)		6,000	3,000	50.00
Foremost Insurance Company						
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances indendie, accidents et risques divers						
The General Accident Assurance Company of Canada	38,000	51,000	134.21	27,000	4,000	14.81
General Insurance Corporation of New Brunswick	705					

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Gerling Global General Insurance Company	4,174			2,186		
Gibraltar General Insurance Company	9,358	7,235	77.31	4,018	9,135	227.35
Gold Circle Insurance Company						
Grain Insurance and Guarantee Company	1,000	34,000	3,400.00	1,000		
Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins Assurances Generales (Discontinuing)		6,856			45,268	
The Guarantee Company of North America	56,000			52,000		
Guardian Insurance Company of Canada	64,000	11,000	17.18	47,000	100,000	212.77
Halifax Insurance Company	14,000	1,000	7.14	8,000	(4,000)	
Hartford Fire Insurance Company						
Herald Insurance Company						
Highlands Insurance Company						
The Home Insurance Company		(18,000)		14,000	27,000	192.86
INA Insurance Company of Canada	10,000	2,000	20.00	5,000	1,000	20.00
Ideal Mutual Insurance Company	(51,000)					
Industrial Credit Insurance Company						
Insurance Company of North America	3,000					
The Insurance Corporation of Ireland Ltd.	3,000					
Jevco Insurance Company						
John Deere Insurance Company of Canada		2,000		1,000	1,000	100.00
Kansa General Insurance Company	75,000	46,000	61.33	36,000	20,000	55.56
Kent General Insurance Corporation	1,923			1,092		

The Laurentian Shield Insurance Company						
Liberty Mutual Fire Insurance Company				3,000		
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London and Midland General Insurance Company				1,000		
Lumbermens Mutual Casualty Company				4,000		
Markel Insurance Company of Canada	(1,000)	3,000		12,000	2,000	16.67
Metropolitan Life Insurance Company						
Midland Insurance Company						
The Mortgage Insurance Company of Canada	34,000	100,000	294.11	17,000	472,000	2,776.47
Motors Insurance Corporation						
New Hampshire Insurance Company	8,000	1,000	12.50			
New Rotterdam Insurance Company					1,000	
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	65,000	58,000	89.23	35,000	5,000	14.29
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company		2,000		12,000		
Nova Scotia General Insurance Company						
Old Republic Insurance Company						
Pacific Employers Insurance Company						
The Personal Insurance Company of Canada		(1,000)				
Philadelphia Manufacturers Mutual Insurance Company	(1,000)					
Phoenix Assurance Company of Canada	5,000	18,000	360.00	6,000	1,000	16.67
Phoenix Assurance Company, Limited	1,000	2,000	200.00	3,000	3,000	100.00
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	(3,000)	25,000		(2,000)	8,000	
Prince Edward Island Mutual Fire Insurance Company				42,009	78,050	185.79
Protection Mutual Insurance Company						
The Prudential Assurance Company Limited	35,000	8,000	22.85	10,000	(3,000)	
The Prudential Insurance Company of America						
Reliance Insurance Company	1,000	(7,000)			8,000	
Royal Insurance Company of Canada	185,000	97,000	52.43	196,000	87,000	44.39
RoyNat Guarantee Corporation						

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report

	1983			1982		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
St. Paul Fire and Marine Insurance Company	15,000	2,000	13.33	6,000	1,000	16.67
Scottish & York Insurance Company Limited	18,838	2,471	13.11	153,965	(2,923)	
Seaboard Surety Company						
Seaboard Surety Company of Canada						
Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company	46,791	24,060	51.42	35,685	1,347	3.77
The Sovereign General Insurance Company						
The Stanstead and Sherbrooke Insurance Company		10,000				
Sun Alliance Insurance Company	109,000	239,000	219.26	97,000	131,000	135.05
Sun Life Assurance Company of Canada						
Symons General Insurance Company		1,000				
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	29,000	(1,000)		32,000	14,000	43.75
Traders General Insurance Company	16,000	(1,000)		18,000	8,000	44.44
Trafalgar Insurance Company Limited						
Transit Insurance Company						
Transport Indemnity Company						
Transport Insurance Company	19,000			13,000		
The Travelers Indemnity Company	32,000			46,000		
Travelers Indemnity Company of Canada	1,000	1,000	100.00	4,000		
Truck Insurance Exchange						
Unifund Assurance Company						
United Canada Insurance Company				2,000		
United States Fidelity and Guaranty Company	2,000			507,000	1,000	
United States Fire Insurance Company	10,000	(2,000)			(2,000)	
Utica Mutual Insurance Company						

The Wawanesa Mutual Insurance Company				11,000	(5,000)	
Western Surety Company				1,000		
The Yasuda Fire and Marine Insurance Company Limited						
Zurich Insurance Company	7,000					
TOTALS	3,578,992	1,726,038	40.23	2,411,023	1.796,779	74.52

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE AGENTS

Charlottetown, P.E.I.
December 31, 1983

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1984, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the company for which each is authorized to transact business is also shown.)

ADAMSON, William	Kensington	Pennsylvania Life Insurance Company	S
AITKEN, Andy I.	Warren Grove	Traders General Insurance Company	A
ARSENAULT, Gerald R.	Wellington R. R. 4	The Imperial Life Assurance Company of Canada	LS
ARSENAULT, Roger J.	Wellington	The Co-operators	LFAS
ATKINSON, Earle N.	Summerside	The Great-West Life Assurance Company	L
BARBOUR, Hilton B. Jr.	Alberton	Tri-County Agencies Ltd.	FA
BEAIRSTO, W. Boyd	Kensington	Confederation Life Insurance Company	
		Commercial Union Assurance Group	
		W. Boyd Beairsto Inc.	LFA
BEATON, Earl L.	Charlottetown	Sun Alliance and London Assurance Company Limited	
		H. L. Sear Insurance Ltd.	LFA
BERNARD, Paul	Summerside	Combined Insurance Company of America	S
BERTHIAUME, Roland	Charlottetown	Combined Insurance Company of America (TERMINATED)	S
BLANCHARD, Gordon J.	Cornwall R. R. 2	H. L. Sear Insurance Ltd.	FA
BOUDREAU, Florius	Parkdale	Combined Insurance Company of America	S
BOUDREAU, Roger	Charlottetown	Combined Insurance Company of America (TERMINATED)	S
BROWN, Elsie A.	Charlottetown	Hyndman and Company Limited	FA
BULGER, Tony	O'Leary R. R. 2	Pennsylvania Life Insurance Company (TERMINATED)	S
BURKE, David R.	Sherwood	The Mutual Life Assurance Company of Canada	LS
CALLAGHAN, Louis P.	Cardigan	Hyndman and Company Limited	LS
CAMERON, Pearle	Charlottetown	Hyndman and Company Limited	FA
CAMERON, Philip A.	Summerside	Combined Insurance Company of America (TERMINATED)	S
CAMPBELL, Brent S.	Murray River	Prince Edward Island Mutual Fire Insurance Company	F
CAMPBELL, George K.	Kelvin Grove	Mutual of Omaha Insurance Company	LS
CARLTON, Susan	Summerside	R. E. Ellis & Son Limited	FAS
CARR, H. Bennett, CLU	West Royalty	Sun Life Assurance Company of Canada	
		Bennett Carr Insurance Ltd.	LFAS
CARR, M. Jean	West Royalty	Bennett Carr Insurance Ltd.	FA
CARRUTHERS, Robert S.	Kensington	The Canada Life Assurance Company	LS
CLARK, Brian	Nine Mile Creek	Don L. Clark Inc.	FA
CLARK, Don L.	Kensington	Don L. Clark Inc.	
		Prince Edward Island Mutual Fire Insurance Company	FA

CLARK, Walter	Charlottetown	Don L. Clark Inc.	FA
CLEMENTS, Gilbert R.	Montague	Southern Kings Real Estate Inc.	FA
COFFIN, Ross	Fortune Bridge	The Co-operators	LFAS
COLES, Daniel E.	Winsloe R. R. 1	The Imperial Life Assurance Company of Canada	
		Laurentian Shield Insurance Company	LFAS
COMPTON, George H.	Belfast R. R. 1	Hyndman and Company Limited	LFAS
CONEEN, W. Allison	Montague	Coneen Insurance and Real Estate Ltd.	LFA
CONEEN, Michael A.	Montague	Coneen Insurance and Real Estate Ltd.	FA
CONNOLLY, Steve	Charlottetown	Sun Life Assurance Company of Canada	LS
CONRAD, Robert G.	Charlottetown	The Canada Life Assurance Company	LS
COOKE, Charles C.	Sherwood	Charlie Cooke Insurance Inc.	
		Transamerica Occidental Life Insurance Company	LFA
COOKE, Gordon S.	Summerside	Transamerica Occidental Life Insurance Company	
		Charlie Cooke Insurance Inc.	LFA
CORKUM, Joanne	Summerside	The Imperial Life Assurance Company of Canada	
		Laurentian Shield Insurance Company	LFAS
CRAIG, Blake	Summerside	Canadian General Life Insurance Company	S
		Western Life Assurance Company	L
		George (Bus) Peake & A. R. McInnis Ltd.	FA
		Sun Life Assurance Company of Canada (TERMINATED)	LS
CRANE, Marie	Cardigan R. R. 4	Tri-County Agencies Ltd.	FA
CURRIE, Helen B.	Charlottetown	Hyndman and Company Limited	FA
CURRIE, Robert V.	Charlottetown	The Mutual Life Assurance Company of Canada	L
CURRIE, Winston	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
DARBY, Edwin S.	Tryon	The Wawanesa Mutual Life Insurance Company	
		Square One Inc.	LFAS
DAY, Ivan G.	Stanley Bridge	Commercial Union Assurance Group	
		W. D. Young Ltd.	LFAS
DEMPSEY, Gordon A.	St. Eleanor's	The Mutual Life Assurance Company of Canada	LS
DEVINE, James E.	Charlottetown	The Great-West Life Assurance Company	L
DEW, Derek R.	Charlottetown	Morton Dew Ltd. (RESTRICTED)	Travel Insurance
DICKSON, Alan G.	Belfast R. R. 3	The Imperial Life Assurance Company of Canada (TERMINATED)	LS
		The Citadel Life Assurance Company	LS
DILLON, George V.	Charlottetown	The Prudential Insurance Company of America	L
DONALD, Everett L.	Kensington	George (Bus) Peake & A. R. McInnis Ltd.	FA
DOUGAY, Lawson J.	Middleton	Combined Insurance Company of America	L
DRAKE, Larry W.	Vernon	Combined Insurance Company of America	S
DRANE, Joseph D.	Kinross	The Co-operators	LFAS
DRISCOLL, Wilfred J.	Charlottetown	The Co-operators	LFAS
DUFFY, John J.	Charlottetown	Atlantic Mutual Life Assurance Company	L
DUGGAN, James D.	Kensington R. R. 2	Hyndman and Company Limited	LFAS
DUNSFORD, Terrance P.	Sherwood	Sun Life Assurance Company of Canada	LS
DYMENT, K. Earle	Summerside R. R. 3	The Imperial Life Assurance Company of Canada	LS
ELLIS, John K.	Summerside	R. E. Ellis & Son Limited	FAS

FRAHAR, George J.	Cornwall	The Co-operators	LFAS
FULL, Dorothy	Charlottetown	Gordon Full Insurance Inc.	FAS
FULL, Gordon S.	Charlottetown	Gordon Full Insurance Inc.	FAS
FULLERTON, Eric G.	Cornwall R. R. 4	Hyndman and Company Limited	LS
GALLANT, Ernest L.	North River	Hyndman and Company Limited	LS
GARNHUM, David W.	Charlottetown	Mutual of Omaha Insurance Company (TERMINATED)	LS
GARVEY, Thomas P.	Charlottetown R. R. 5	The Great-West Life Assurance Company	L
GASS, Carol	Cornwall	Charlie Cooke Insurance Inc.	FA
GAUDET, James J.	Charlottetown	The Sun Life Assurance Company of Canada	LS
GAY, Reginald G.	Kinlock	The Prudential Insurance Company of America	L
GILLESPIE, Marvyn R.	Charlottetown	Mutual of Omaha Insurance Company	LS
GORRILL, Keith R.	O'Leary	The Co-operators	LS
GRANT, Edward D.	North Wiltshire R. R. 1	The Imperial Life Assurance Company of Canada Laurentian Shield Insurance Company	LFAS
GREENE, Royce D.	Summerside	The Imperial Life Assurance Company of Canada Laurentian Shield Insurance Company	LFAS
HAMBLY, Joseph B., Jr.	Charlottetown	Hyndman and Company Limited	FA
HARPER, Gordon P. J.	Charlottetown	The Prudential Insurance Company of America (TERMINATED)	L
HAWES, Orrin P.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
HERRING, Marvin G.	Murray Harbour	George (Bus) Peake & A. R. McInnis Ltd.	FA
HEUSDENS, Anthonie P.	Cornwall	Mutual of Omaha Insurance Company	LS
HEWITT, Margaret C.	Montague	Coneen Insurance and Real Estate Ltd.	FA
HICKEY, Ronald G.	Summerside	R. E. Ellis & Son Ltd.	FAS
HICKOX, Roger F.	Charlottetown	H. L. Sear Insurance Ltd.	FA
HIGGINS, Robert D.	Montague	The Mutual Life Assurance Company of Canada	LS
HOGAN, Barry J.	Village Green	The Canada Life Assurance Company	LS
HOGAN, James T.	Summerside	The Great-West Life Assurance Company	L
HOOKEY, Leonard	Charlottetown	The Co-operators	LFAS
HOOPER, Reginald J.	Charlottetown	Knights of Columbus	L
HUESTIS, Robert F.	Cornwall	Mutual of Omaha Insurance Company	LS
HUGHES, Dianne	Charlottetown	Unifund Assurance Company (TERMINATED)	FA
HYNDMAN, Frederick E.	Charlottetown	Hyndman and Company Limited	LFAS
IVES, Stewart G.	Charlottetown	Hyndman and Company Limited	LS
JAMIESON, Andrew	Charlottetown	All-Can Travel (RESTRICTED)	Travel Insurance
JOHNSON, Keir	Miscouche	Cumis Life Insurance Company (TERMINATED) Cumis General Insurance Company (TERMINATED)	LF
JOHNSTON, Claudette J.	Cornwall	Pennsylvania Life Insurance Company	LS
JONES, Earl L.	Cornwall	The Dominion Automobile Association Pitts Life Insurance Company	LS
KAMEKA, Paul F.	Elmsdale R. R. 2	The Mutual Life Assurance Company of Canada (TERMINATED)	LS
KEENAN, Jack A.	Charlottetown	Sun Life Assurance Company of Canada	LS

KELLER, Harold	Cornwall	Pennsylvania Life Insurance Company	LS
KELLY, Patrick J.	Charlottetown	The Canada Life Assurance Company	LS
KNOX, Otis	Albany	Combined Insurance Company of America (TERMINATED)	S
LACHAPELLE, Margaret	Charlottetown	Hyndman and Company Limited	FA
LAMBE, Andrew L.	Winsloe R. R. 1	The Mutual Life Assurance Company of Canada	LS
LAMOUREAUX, William J. F.	Charlottetown	Mutual of Omaha Insurance Company (TERMINATED)	LS
LANDRY, Donald J.	Tignish	The Co-operators	LFAS
LARKIN, Eugene C.	Hunter River R. R. 1	The Mutual Life Assurance Company of Canada	LS
LARSEN, Linda	Charlottetown	Linkletter Travel (RESTRICTED)	Travel Insurance
LAWLESS, Joseph V.	Summerside	Sun Life Assurance Company of Canada	LS
LeCLAIR, Thomas J.	Charlottetown R. R. 1	Commercial Union Assurance Group	
		Unifund Assurance Company	LFAS
LING, Victor S.	Charlottetown	The Empire Life Insurance Company	L
LLEWELLYN, Arnold A.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	
		Sun Alliance and London Assurance Company Limited	LFA
LLEWELLYN, Temple	Montague	Pennsylvania Life Insurance Company	S
LOUGHEED, Robert	Montague	Tri-County Agencies Ltd.	FA
LUTZ, Anne	Morell	Combined Insurance Company of America	S
MacDONALD, P. Allan	Cornwall	The Imperial Life Assurance Company of Canada	
		Laurentian Shield Insurance Company	LSFA
MacDONALD, Earle	Borden R. R. 1	Hyndman and Company Limited	FA
MacDONALD, R. Elmer	Borden R. R. 1	Hyndman and Company Limited	LS
MacDONALD, J. Ken	Crossroads	The Prudential Insurance Company of America (TERMINATED)	L
MacDONALD, Marven	Charlottetown	H. L. Sear Insurance Ltd.	FA
MacDONALD, Philip	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
MacDONALD, Victor F.	Charlottetown	Geoge (Bus) Peake & A. R. McInnis Ltd.	FA
MacDONALD, Wally B.	Charlottetown	The Prudential Insurance Company of America	L
MacDOUGALL, Audrey	St. Eleanor's	W. D. Young Ltd.	FAS
MacFADYEN, Millar	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacKAY, James I.	Charlottetown	Prince Edward Island Mutual Fire Insurance Company	F
MacKENZIE, R. Bruce	Sherwood	Hyndman and Company Limited	LS
		Pennsylvania Life Insurance Company (TERMINATED)	LS
MacKINNON, Cyril G.	Murray River	Commercial Union Assurance Company Limited	LFA
MacKINNON, Glen	Murray River	Sun Alliance Insurance Company	FA
MacKINNON, Roger Keith	Winsloe	Mutual of Omaha Insurance Company	LS
MacLEOD, Neil R.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacLEOD, Sterling S.	Sherwood	The Mutual Life Assurance Company of Canada	LS
MacLURE, W. Hazen	Murray Harbour North	Hyndman and Company Limited	LSFA
MacMURDO, Wallace E.	St. Eleanor's	The Canada Life Assurance Company	LS
MacNEILL, J. George	Summerside	The Imperial Life Assurance Company of Canada	
		Laurentian Shield Insurance Company	LFAS
MacNEILL, Wayne E.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MacPHAIL, William F.	Cornwall	Mutual of Omaha Insurance Company	LS

MacPHEE, Garth N.	Cornwall	Hyndman and Company Limited	FA
MacPHEE, B. Joyce	Kingston	Pennsylvania Life Insurance Company	S
MacPHERSON, Roderick E.	Cornwall R. R. 4	Hyndman and Company Limited	LS
		The Mutual Life Assurance Company of Canada (TERMINATED)	LS
McALEER, J. Wilfred	Charlottetown	The Mutual Life Assurance Company of Canada	LS
		George (Bus) Peake & A. R. McInnis Ltd.	FA
McCABE, James	Souris	Charlie Cooke Insurance Inc.	FA
McCLOSKEY, James J.	Sherwood	The Imperial Life Assurance Company of Canada	LS
McCLOSKEY, James W.	Souris	The Mutual Life Assurance Company of Canada	LS
McGUIRE, William Patrick	Charlottetown	Commercial Union Assurance Company Limited	LS
		H. L. Sear Insurance Ltd.	FA
McINNIS, David	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
McINNIS, Wilbert C.	Sherwood	George (Bus) Peake & A. R. McInnis Ltd.	FA
McIVER, A. Kathleen	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
McKENNA, David W.	Summerside R. R. 3	The Sun Life Assurance Company of Canada	LS
McMURRER, Leonard J.	Bunbury	The Imperial Life Assurance Company of Canada	
		Laurentian Shield Insurance Company	LSFA
McNAB, Frank	Sherwood	Charlie Cooke Insurance Inc.	FA
McNEILL, Donna	Charlottetown	Linkletter Travel (RESTRICTED)	Travel Insurance
McNUTT, Paul A.	Cornwall	Pennsylvania Life Insurance Company	S
MALL, Daniel S.	Charlottetown	Combined Insurance Company of America	S
MALLETT, Paul J.	St. Eleanors	Assumption Mutual Life Insurance (TERMINATED)	L
MASON, Diane	Summerside	Linkletter Travel (RESTRICTED)	Travel Insurance
MASON, Leslie W.	Charlottetown	The Prudential Insurance Company of America	LS
MATHESON, Mabel M.	Charlottetown	Family Life Assurance Company	L
MATTERS, Allan	Charlottetown	Combined Insurance Company of America (TERMINATED)	S
MILLAR, Harold A.	Richmond R. R. 4	Hyndman and Company Limited	LFAS
MILLAR, James H.	Cornwall R. R. 2	H. L. Sear Insurance Ltd.	FA
MILLIGAN, Robert	Bradalbane R. R. 4	Combined Insurnce Company of America	S
MITCHELL, E. Ann	Cornwall	Hyndman and Company Limited	FA
MITCHELL, Lorne P.	Cornwall	Hyndman and Company Limited	LFAS
MONTY, Mary Jane	Charlottetown	The Maritime Life Assurance Company	L
MORAN, Alban B.	Charlottetown	The Prudential Insurance Company of America	L
MORASH, Kenneth L.	Cornwall	The Sun Life Assurance Company of Canada	L
		The Mutual Life Assurance Company of Canada (TERMINATED)	LS
MORGAN, Alfred	Charlottetown	Combined Insurance Company of America	S
MORRIS, Lois P.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MORRISON, Charles M.	Sherwood	The Mutual Life Assurance Company of Canada	LS
MORRISON, Edward R.	Charlottetown	The Sun Life Assurance Company of Canada	LS
MOSHER, Elizabeth	Morell	Commercial Union Assurance Group	
		S. A. Fraser Ltd.	FA
MOYAERT, Marcel	Montague	Crown Life Insurance Company	
		Tri-County Agencies Ltd.	LFA
MOYAERT, Persus	Montague	Tri-County Agencies Ltd.	FA
MURPHY, Elaine E.	Charlottetown	The Canada Life Assurance Company	LS
MUTCH, Robert L.	Summerside	The Wawanesa Mutual Life Insurance Company	L

NEARY, Patrick T.	Charlottetown R. R. 7	The Prudential Insurance Company of America	LS
NEWSON, Wayne	Kensington R.R. 4	Prince Edward Island Mutual Fire Insurance Company	F
NICHOLSON, Dawna P.	Summerside	E. M. Nicholson Insurance Limited	FA
NICHOLSON, Donald B.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
NICHOLSON, E. M.	Summerside	E. M. Nicholson Insurance Limited	FA
NICHOLSON, Eric M.	Murray River R. R. 1	Combined Insurance Company of America	S
NICHOLSON, Roderick J.	Winsloe	Hyndman and Company Limited	LS
O'BRIEN, Alden R.	Charlottetown R. R. 7	The Mutual Life Assurance Company of Canada	LS
PAQUET, John J.	Crossroads	The Prudential Insurance Company of America	L
PFINDER, Richard M.	Bloomfield R. R. 2	The Mutual Life Assurance Company of Canada	LS
PICARD, Gilbert E. (Ted)	Kensington	The Maritime Life Assurance Company	L
QUINN, Gordon Milfred, CLU	Cornwall R. R. 3	The Mutual Life Assurance Company of Canada	LS
RAM JOHN, Haveli	Charlottetown	The Sun Life Assurance Company of Canada	LS
RAMSAY, E. M.	Summerside	E. M. Ramsay Insurance Agency	FA
RAYNER, Gary	Charlottetown	Island Travel (RESTRICTED)	Travel Insurance
REID, Barrie	Vernon River R. R. 3	Hyndman and Company Limited	FA
RICE, Rus	Souris	Commercial Union Assurance Group S. A. Fraser Ltd.	FA
RICE, Sally A.	Souris	Sun Alliance and London Assurance Company Limited	L
RICHARD, Roger J.	Summerside	Assumption Mutual Life Insurance Company	L
ROBERTSON, Alex J.	Charlottetown R. R. 7	Prince Edward Island Mutual Fire Insurance Company	F
ROBERTSON, Mark	Charlottetown	The Dominion Life Assurance Company	L
ROCHE, Clarence	Belfast	The Imperial Life Assurance Company of Canada Laurentian Shield Insurance Company	LFAS
ROCHFORD, John R.	Alberton	The Co-operators	FA
ROGERS, Russell	Summerside	Charlie Cooke Insurance Inc.	FA
ROLOSON, Douglas	Belfast	Charlie Cooke Insurance Inc. (RESTRICTED) - Race Horses and Riding Horses	Livestock
ROURKE, William	Montague	Tri-County Agencies Ltd.	FA
ROUTLEDGE, John Francis	Bunbury	The Prudential Insurance Company of America	L
RUSH, Mary C.	Sherwood	Hyndman and Company Limited	FA
SAINT, J. Alan	Charlottetown	Charlie Cooke Insurance Inc.	FA
SAINT, Harold C.	Charlottetown	Transamerica Occidental Life Insurance Company Charlie Cooke Insurance Inc.	LFA
SAINT, Marjorie	Parkdale	Charlie Cooke Insurance Inc.	FA
SCULLY, John L.	Mount Stewart	Combined Insurance Company of America (TERMINATED)	S
SENTNER, Eldon I.	York Point	The Canada Life Assurance Company	LS
SHAW, Keith R.	St. Eleanors	Dominion Automobile Association Pitts Life Insurance Company	LS
SIMPSON, Bruce	Bradalbane R. R.	Prince Edward Island Mutual Fire Insurance Company	F

WHITE, Arthur	Alberton	Combined Insurance Company of America	S
WHITE, Dianne	Montague	Hyndman and Company Limited	FA
WIGMORE, Cecil E.	Sherwood	Charlie Cooke Insurance Inc.	FA
WILLSON, Craig B.	Mount Stewart R. R. 4	Hyndman and Company Limited	FA
WOLFENDEN, Ian A.	Charlottetown	The Sun Life Assurance Company of Canada	LS
WOOD, Mary	Kensington	Don L. Clark Inc.	FA
YOUNKER, Emma A.	West Royalty	Pennsylvania Life Insurance Company	S
YOUNKER, Robert E.	Charlottetown	The Canada Life Assurance Company	LS
SMITH, Gerald W.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
STETSON, Errol	O'Leary	R. E. Ellis & Son Ltd.	F
STEVENSON, David C.	Charlottetown	Stevenson's Insurance Agency Ltd.	FA
STEVENSON, William V.	Charlottetown	North American Life Assurance Company	
		Stevenson's Insurance Agency Ltd.	LFA
STEWART, Alan K.	Sherwood	Combined Insurance Company of America (TERMINATED)	S
STEWART, L. Annette	St. Peters Bay	The Imperial Life Assurance Company of Canada	
		Laurentian Shield Insurance Company	LFAS
SULLIVAN, Guy N.	Wilmot	Atlantic Mutual Life Assurance Company	
		E. M. Nicholson Insurance Limited	LFA
TESSIER, Thomas	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
THOMSON, Mrs. Ethel	North Tryon	George (Bus) Peake & A. R. McInnis Ltd.	FA
TOMILSON, William	Charlottetown	The Imperial Life Assurance Company of Canada	LS
TOOLE, Michael E.	Bonshaw	The Canada Life Assurance Company	LS
TRAIL, Cameron A.	Alberton R. R. 2	Prince Edward Island Mutual Fire Insurance Company	F
TREMERE, C. Winston G.	East Royalty	The Co-operators	LFA
TURNER, Edwin W.	O'Leary R. R. 3	Hyndman and Company Limited	LFAS
TURNER, Ronald W.	O'Leary	Hyndman and Company Limited	FA
TUTTY, Michael B.	Charlottetown	Occidental Life Insurance Company of Canada	L
		Wawanesa Mutual Life Insurance Company (TERMINATED)	L
UNDERHAY, Fulton	Souris R. R. 4	Commercial Union	FA
WALKER, Sterling	Charlottetown	Charlie Cooke Insurance Inc.	FA
WALMSLEY, Jack	Summerside	The Mutual Life Assurance Company of Canada	L
WARREN, Margaret Ann	Borden	M. A. Warren & Associates Limited	
		Canadian General Life Insurance Company	LFA
WATSON, Robert	Charlottetown	Don L. Clark Inc.	FA
WEBSTER, S. Vance	Mount Stewart	The Mutual Life Assurance Company of Canada	LS
WEDLOCK, William W.	Summerside	Hyndman and Company Limited	LFAS
WEEKS, Lloyd B.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
WEEKS, Paul	Mermaid	M. A. Warren & Associates Limited	FAS
WHELAN, Merrill T.	Charlottetown	Hyndman and Company Limited	LS
WHIDDEN, Philip	Charlottetown	Hyndman and Company Limited	FA

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE ADJUSTERS

LICENSED TO MAY 31, 1984

NAME	COMPANY
AHIER, Lionel J.	Island Insurance Claims Ltd.
ARSENAULT, Janeen Margaret Ann (Probationary)	The Co-operators
BREAK, Harold W.	Dominion of Canada Group
BURGESS, Ronald C. (Probationary)	Underwriters Adjustment Bureau Ltd.
CORCORAN, Geraldine Marie (Probationary)	The Co-operators
CRAWFORD, Kenneth D.	The Co-operators
CROSBY, Gary Alan	B. E. MacKay Adjusters Ltd.
DELANEY, Edward J.	Underwriters Adjustment Bureau Ltd.
DELONG, Thomas Eric	Crawford & Company Insurance Adjusters Limited
DUNSFORD, Patricia Lynn (Probationary)	Commercial Union Assurance Group
FORSYTHE, Harold E.	Royal Insurance
FRIZZELL, Warren J.	The Co-operators
GEE, Troy W.	The Co-operators
HOGAN, Roger W.	Island Insurance Claims Ltd.
JOHNSON, Robert G.	Morden & Helwig Limited
KELLY, Linus M.	Commercial Union Assurance Group
LAWSON, John A.	Lawson Adjustment Service Ltd.
MacDONALD, Violet L. G.	Canadian General Insurance Company
MacDOUGALL, Gordon A.	B. E. MacKay Adjusters Ltd.
MacLEOD, Thomas E.	Hyndman and Company Limited
McCARRON, James Ian	Commercial Union Assurance Group
O'BRIEN, James R.	Island Adjustment & Auto Appraisal Services
ROOKE, Susan Kathleen (Probationary)	Wawanesa Mutual Insurance Company
ROSS, John B.	Morden & Helwig Limited
SCHURMAN, Herbert B.	Lawson Adjustment Service Ltd.
SIMPSON, Stewart F.	The Co-operators
SONIER, Lorena May	B. E. MacKay Adjusters Ltd.
STEWART, Bonita Ann (Probationary)	Island Insurance Claims
THEBEAU, Claudette M. (Probationary)	Crawford & Company Insurance Adjusters Limited
WHEATLEY, John	Wheatley Adjustment Bureau Ltd.
WHITAKER, Bruce Alan	Wawanesa Mutual Insurance Company
WILLOUGHBY, John H.	MacKay-Jollimore (P.E.I.) Ltd.